

Document Page 1 of 10
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: DZIELAK, LINDA A

§ Case No. 08-70499

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on February 25, 2008. The undersigned trustee was appointed on February 25, 2008.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 25,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>7,074.50</u>
Bank service fees	<u>21.57</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 17,903.93</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/11/2008 and the deadline for filing governmental claims was 08/23/2008. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,250.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,250.00, for a total compensation of \$3,250.00.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/29/2014 By: /s/BERNARD J. NATALE

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-70499

Trustee: (330370) BERNARD J. NATALE

Case Name: DZIELAK, LINDA A

Filed (f) or Converted (c): 02/25/08 (f)

§341(a) Meeting Date: 03/27/08

Period Ending: 05/29/14

Claims Bar Date: 07/11/08

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Single family home located at 6337 Weathervane F	68,500.00	15,972.50		25,000.00	FA
2 Single family home located at 8015 Cameo Drive,	58,500.00	0.00		0.00	FA
3 Amcore checking account # 9802740237	100.00	0.00		0.00	FA
4 Alpine Bank checking account # 10397175	100.00	0.00		0.00	FA
5 North Park Water - security deposit	50.00	0.00		0.00	FA
6 Household goods and furnishings	1,490.00	0.00		0.00	FA
7 Wearing apparel for Debtor and child	200.00	0.00		0.00	FA
8 Jewelry	100.00	0.00		0.00	FA
9 Child support arrearage	1,140.00	0.00		0.00	FA
10 2002 Chevy Impala - debtor is 50% owner with her	1,952.50	0.00		0.00	FA
11 Debtor has a contingent interest in her ex-Husba (u)	36,000.00	0.00		0.00	FA
12 Debtor has a contingent interest in a Smith Barn (u) Order entered on 08/11/2010 denying Trustee's objection to exemption.	35,750.00	0.00		0.00	FA
13 Debtor has an interest in child support which ma (u)	12,000.00	0.00		0.00	FA
14 210 W Main Rockton IL (Bar) She had agreed to quit claim in April 2006 and transferred her interest in the Pub and received \$28,000, but did not execute the deed. She received these fund pre-petition. Her ex-husband had a 1/2 interest in this property.	Unknown	0.00		0.00	FA
14 Assets Totals (Excluding unknown values)	\$215,882.50	\$15,972.50		\$25,000.00	\$0.00

Major Activities Affecting Case Closing:

FEEES FOR SPECIAL COUNSEL APPROVED AND PAID IN APRIL 2014. FINAL REPORT TO FOLLOW AS SOON AS CHECKS CLEAR TRUSTEE'S BANK ACCOUNT.

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 08-70499

Trustee: (330370) BERNARD J. NATALE

Case Name: DZIELAK, LINDA A

Filed (f) or Converted (c): 02/25/08 (f)

§341(a) Meeting Date: 03/27/08

Period Ending: 05/29/14

Claims Bar Date: 07/11/08

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Initial Projected Date Of Final Report (TFR): July 31, 2009

Current Projected Date Of Final Report (TFR): April 28, 2014 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-70499

Case Name: DZIELAK, LINDA A

Taxpayer ID #: **-***5328

Period Ending: 05/29/14

Trustee: BERNARD J. NATALE (330370)

Bank Name: Rabobank, N.A.

Account: *****9166 - Checking Account

Blanket Bond: \$606,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	2,500.00		2,500.00
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	2,500.00		5,000.00
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	2,500.00		7,500.00
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	3,000.00		10,500.00
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	4,000.00		14,500.00
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	4,750.00		19,250.00
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	5,750.00		25,000.00
03/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.57	24,978.43
04/07/14	101	Zuba & Associates	Pynt of Special Counsel Fees	3210-600		5,960.50	19,017.93
04/07/14	102	Ronald T. Wade	Pynt of Special Fees & Expenses			1,114.00	17,903.93
			Pynt of Special Counsel Fees 960.00	3210-600			17,903.93
			Pynt of Special Counsel Expenses 154.00	3220-610			17,903.93

ACCOUNT TOTALS 25,000.00 7,096.07 \$17,903.93

Less: Bank Transfers 0.00 0.00

Subtotal 25,000.00 7,096.07

Less: Payments to Debtors 0.00

NET Receipts / Disbursements \$25,000.00 \$7,096.07

Net Receipts : 25,000.00

Net Estate : \$25,000.00

TOTAL - ALL ACCOUNTS Net Receipts Net Disbursements Account Balances

Checking # *****9166 25,000.00 7,096.07 17,903.93

\$25,000.00 \$7,096.07 \$17,903.93

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: July 11, 2008

Case Number: 08-70499

Page: 1

Date: May 29, 2014

Debtor Name: DZIELAK, LINDA A

Time: 04:42:04 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
EXP 199	BERNARD J. NATALE, LTD. 6833 STALTER DRIVE, STE 201 ROCKFORD, IL 61108	Admin Ch. 7		\$67.96	\$0.00	67.96
ATTY 199	BERNARD J. NATALE, LTD. 6833 STALTER DRIVE, STE 201 ROCKFORD, IL 61108	Admin Ch. 7		\$12,325.75	\$0.00	12,325.75
TRTE 199	BERNARD J. NATALE 6833 STALTER DRIVE SUITE 201 ROCKFORD, IL 61108	Admin Ch. 7		\$3,250.00	\$0.00	3,250.00
ADVFE 199	CLERK OF THE BANKRUPTCY COURT 211 S COURT STREET ROCKFORD, IL 61101	Admin Ch. 7	Fee for Filing Adversary Case No: 09-96221	\$250.00	\$0.00	250.00
SCWADE 199	Attorney Ron T. Wade 5027 Bent Tree Court Rockford, IL 61114	Admin Ch. 7		\$960.00	\$960.00	0.00
SCZUBA 199	Zuba & Associates 6067 Strathmoor Drive Rockford, IL 61107	Admin Ch. 7		\$5,960.50	\$5,960.50	0.00
SCWADE EX 199	Attorney Ron T. Wade 5027 Bent Tree Court Rockford, IL 61114	Admin Ch. 7		\$154.00	\$154.00	0.00
8 950	Gateway Community Bank 5390 Williams Drive Roscoe, IL 61073	Secured	62610711 ORDER ENTERED 11/17/08 BARRING DISTRIBUTION FROM ESTATE ASSETS	\$111,163.44	\$0.00	111,163.44
1 610	ComEd ComEd Co., 2100 Swift Drive, Attn: Bankruptcy Section/Revenue Mgmt Oakbrook, IL 60523	Unsecured	57490-14038	\$506.29	\$0.00	506.29
2 610	Midland Fundling LLC Agent Recoser LLC 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured	8764	\$4,869.12	\$0.00	4,869.12
3 610	Mutual Management P O Box 4777 Rockford, IL 61110	Unsecured	QI1994	\$850.18	\$0.00	850.18
4 610	Creditors Protection S P O Box 4115 Rockford, IL 61110	Unsecured	07-107-0141	\$379.49	\$0.00	379.49
5 610	TARGET NATIONAL BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured	689	\$442.99	\$0.00	442.99

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: July 11, 2008

Case Number: 08-70499

Page: 2

Date: May 29, 2014

Debtor Name: DZIELAK, LINDA A

Time: 04:42:04 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
6 610	Amcore Bank Attn: Marilyn K Kiefer 1210 South Alpine Rd Rockford, IL 61108	Unsecured	6242132	\$6,110.56	\$0.00	6,110.56
7 610	Chase Bank USA,N.A c/o Creditors Bankruptcy Service P O Box 740933 Dallas, TX 75374	Unsecured	9253	\$655.98	\$0.00	655.98
9 610	LVNV Funding LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured	5233	\$106.22	\$0.00	106.22
11 610	FIA CARD SERVICES, N.A./BANK OF AMERICA by American InfoSource L.P. as its agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Unsecured	3859	\$5,803.82	\$0.00	5,803.82
12 610	FIA CARD SERVICES, N.A./BANK OF AMERICA by American InfoSource L.P. as its agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Unsecured	5867	\$17,342.61	\$0.00	17,342.61
13 610	Swedish American Hospital c/o Dennis A. Brebner & Assoc. 860 Northpoint Blvd. Waukegan, IL 60085	Unsecured	7827	\$243.19	\$0.00	243.19
14 610	David Carter Attorney at Law One Court Place #401 Rockford, IL 61101	Unsecured		\$1,050.00	\$0.00	1,050.00
10 620	Rockford Mercantile 2502 S Alpine Rd Rockford, IL 61108	Unsecured	W97363 ETC	\$631.80	\$0.00	631.80
<< Totals >>				173,123.90	7,074.50	166,049.40

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-70499

Case Name: DZIELAK, LINDA A

Trustee Name: BERNARD J. NATALE

Balance on hand: \$ 17,903.93

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
8	Gateway Community Bank	111,163.44	111,163.44	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 17,903.93

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - BERNARD J. NATALE	3,250.00	0.00	3,250.00
Attorney for Trustee, Fees - BERNARD J. NATALE, LTD.	12,325.75	0.00	12,325.75
Attorney for Trustee, Expenses - BERNARD J. NATALE, LTD.	67.96	0.00	67.96
Charges, U.S. Bankruptcy Court	250.00	0.00	250.00
Other Fees: Attorney Ron T. Wade	960.00	960.00	0.00
Other Expenses: Attorney Ron T. Wade	154.00	154.00	0.00
Other Fees: Zuba & Associates	5,960.50	5,960.50	0.00

Total to be paid for chapter 7 administration expenses: \$ 15,893.71

Remaining balance: \$ 2,010.22

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,010.22

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,010.22

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 38,992.25 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	ComEd	506.29	0.00	26.54
2	Midland Fundling LLC	4,869.12	0.00	255.16
3	Mutual Management	850.18	0.00	44.55
4	Creditors Protection S	379.49	0.00	19.89
5	TARGET NATIONAL BANK	442.99	0.00	23.21
6	Amcore Bank	6,110.56	0.00	320.21
7	Chase Bank USA,N.A	655.98	0.00	34.38
9	LVNV Funding LLC	106.22	0.00	5.57
10	Rockford Mercantile	631.80	0.00	0.00
11	FIA CARD SERVICES, N.A./BANK OF AMERICA	5,803.82	0.00	304.14
12	FIA CARD SERVICES, N.A./BANK OF AMERICA	17,342.61	0.00	908.81
13	Swedish American Hospital	243.19	0.00	12.74
14	David Carter	1,050.00	0.00	55.02

Total to be paid for timely general unsecured claims: \$ 2,010.22
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00